



IN THE BUSINESS OF YOUR SUCCESSSM

The ADP Commuter Check Card Prepaid MasterCard® Frequently Asked Questions

Q. What is the ADP Commuter Check Card Prepaid MasterCard®?

A. The ADP Commuter Check Card Prepaid MasterCard® is a convenient, secure debit card that is available for eligible qualified transit or parking products.

Q. How do I order the prepaid check card for my Transit or Parking account?

A. You may order the card directly through the ADP Commuter Benefits online ordering platform.

1. Select the product type (Transit or Parking)
2. Choose your Greater Metropolitan Area (GMA)
3. Select the card from the list of providers.

Q. Where can I use the Commuter check card?

A. The card can be used for eligible Commuter Benefits expenses, as outlined by IRS regulations. Your card will only work at eligible locations, which means you don't need to submit receipts.

- The Transit Commuter Benefit Card can be used at Transit Agencies, fare vending machines, kiosks and designated transit retail centers that sell **only** transit passes, tickets, fare cards, and van pool passes. The card cannot be used at retail locations (i.e. gift shops, pharmacies, etc.) that sell products other than transit media. The purchase location also must accept Debit MasterCard® for payment.
- The Parking Commuter Benefit Card can be used at authorized parking facilities nationwide where Debit MasterCard® is an acceptable form of payment.

Q. Is the Commuter check card a credit card?

A. The Commuter Benefit check card is a MasterCard® stored value debit card that works just like a credit card at eligible Transit and Parking providers. There is no line of credit available, only the funds you elect to put on the card from your account balance are available for use. Your personal credit is not affected by use of the card and issuance of the card is not subject to credit application or approval. If asked, always be sure to select CREDIT as the payment type.

Q. Are there any fees associated with using the Commuter check card?

A. There are no issuance or transaction fees for using the Commuter check card.

Q. How are my account funds loaded onto my Commuter check card?

A. On your initial order, you will be asked to allocate an amount to your card. The amount you transfer to your card cannot exceed the available account balance in your Transit or Parking account. Be sure to select the *Recurring Order* option to have funds automatically loaded onto your card each month. By doing so, you'll have the security of electronic funding and can purchase your Commuter Benefits products when it's convenient for you.

Q. Is there a minimum or maximum purchase amount on the card?

A. The minimum purchase amount on the card is \$10 and the maximum single purchase amount is \$700. The maximum purchase amount for the card provides the convenience of being able to purchase multi-month passes (e.g. 2 month pass, 3 month pass, etc.). Your purchase amount is subject to your available account balance and is still subject to the IRS limits or your employer's Plan maximums for Transit and Parking, whichever is less.

For example: Your Transit or Parking plan limit is \$100 per month. That means that the maximum amount you could charge on your card during the calendar year is \$1,200 (12 months x \$100 per month = \$1,200). Any amounts over your Plan's calendar year maximum must be paid out-of-pocket and are not eligible for the pre-tax savings.

Q. How do I manage my card account?

A. From the online ordering platform, use the Card Management tab to activate your card, view transaction history, check the available balance on your card or report your card as lost/stolen.

Q. What happens to my funds if I have an unused balance on my card?

A. Commuter Benefits Transit and Parking accounts allow you to carry unused balances from month to month and year to year. As long as you remain enrolled in the plan, your balance will be available for use (subject to IRS and/or Plan limits). However, if you find you are carrying balances forward each month, you may want to adjust your contribution amount so that you can exhaust your unused account balance.

Q. If I used my card to make the purchase, how do I get a refund on a ticket/pass that is lost, stolen or damaged?

A. If your pass/ticket was purchased with your Commuter check card, you should contact your transit agency or parking provider directly to request a refund. Always retain your receipts for purchases made with your card. The transit agency or parking provider will likely ask you to provide a receipt as proof of your purchase.

Q. How do I check the balance in my Transit or Parking account?

A. You may check your account balances on the ADP Spending Account website at www.flexdirect.adp.com or by contacting the ADP Participant Solution Center at 1-800-654-6695. Account Representatives are available to assist you Monday – Friday, 8:00 a.m. – 8:00 p.m., Eastern time, excluding holidays. Automated account information and online account information is available 24 hours per day, 7 days per week. If you are a first-time user on the ADP Spending Account website, you will need to register your account to gain access.